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Remarks/Arguments

Claims 1-20 have been canceled. Claims 21, 35, 38, and 47 are amended for clarification and are fully supported by the specification. Claims 50-107 are new and are fully supported by the specification. Therefore, claims 21-107 are now pending. No new matter has been added to the prosecution of this application. For at least the reasons stated below, Applicants assert that all claims are in condition for allowance.

1. 35 U.S.C. § 102 REJECTIONS

Claims 21-27 and 37 are rejected under 35 U.S.C. § 102(e) as being anticipated by *Jones et al.*, U.S. Patent No. 6,021,397 (hereinafter "Jones"). Examiner asserts that *Jones* discloses a method for enabling users to make decisions by modeling tradeoffs between personal goals. See Office Action, November 18, 2003, p. 4 (hereinafter "Office Action"). Applicants respectfully oppose this rejection because *Jones* fails to disclose all elements of independent claim 21. Similarly, because claims 22-27 and 37 depend upon claim 21, *Jones* also fails to disclose all elements of those claims as well.

a. Jones Falls to Anticipate All Elements of Claim 21

Jones fails to disclose each and every limitation of Applicants' claimed invention as amended and, therefore, does not anticipate Applicants' claimed invention. "A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference." MPEP § 2131.01 (quoting *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 U.S.P.Q.2d 1051 (Fed. Cir. 1997)). The Examiner asserts that *Jones* discloses the simultaneous projection and result presentation of more than one goal to the user, thereby anticipating elements (f) and (g) of Applicants' claimed invention. Office Action, p. 5. The Examiner's reliance upon *Jones* is groundless. *Jones* fails to project the effect of designated user preferences on the attainment of more than one goal. *Jones* discloses modeling the achievement of a single goal through the use of different investment scenarios. *Jones*, col. 6, ll. 13-34. While *Jones* allegedly discloses the *input* of multiple goals, *projections for multiple goals are not modeled simultaneously*. *Id.* at col. 5, ll. 58-60 (user may input near-term and long-term goals); col. 4, ll. 7-34 (modeling a single goal - retirement). Furthermore, the language used in the specification describing the embodiment of *Jones* teaches only that a single goal is modeled. See *id.* at col. 6, ll. 3-6 (using singular language in describing the modeling for retirement).

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No simultaneous modeling is disclosed or taught. For a user of an embodiment of *Jones* to model a different goal, the user must reenter data specific to that goal, including modifying the other goals for which the projection will account.

In addition, the calculations disclosed in *Jones* do not account for the interaction of goal attainment preferences for multiple goals. See *Jones*, col. 13, l. 50; col. 14, l. 45; col. 15, l. 15; col. 15, l. 47; col. 16, l. 60; col. 17, l. 3; col. 18, ll. 3, 13. The calculations disclosed in the specification and claimed do not function to project the attainment of multiple goals simultaneously. Instead, such calculations account for a single goal, projecting financial information for a single goal while factoring the existence of another goal or goals. These other goals, however, are not projected at the same time.

Examiner asserts that *Jones* teaches Applicants' claim of displaying this interrelationship. Office Action, p. 4. *Jones* allegedly asserts that other goals may be modeled, including short-term and intermediate goals. *Id.* at col. 4, ll. 27-33. However, this statement in *Jones*, relied upon by Examiner, is *not* evidence that *Jones* teaches towards Applicants' invention of modeling multiple goals. Such language does not teach toward Applicants' claimed invention because *Jones* only projects results for a single goal, *teaching away* from Applicants' claimed invention of modeling multiple goals simultaneously. This is the fundamental difference between *Jones* and Applicants' claimed invention.

This absence in *Jones* is addressed by Applicants' claimed invention, wherein a user may track a plurality of goals simultaneously and their interrelational effect. Applicants' claimed invention permits an individual to enter multiple goals, personal, financial, career, or otherwise, whether short, intermediate, or long in duration, and determine the effect upon the probability of attainment of each goal based upon the interaction between them. See Claim 21. *Jones* fails to simultaneously model results or projections.

Applicants assert for at least the reasons expressed above, *Jones* fails to disclose all limitations of the claims. Accordingly, Examiner's rejection pursuant to 35 U.S.C. § 102(e) is improper, and Applicants respectfully request reconsideration and withdrawal of the rejection because the claims are in condition for allowance.

b. Like Independent Claim 21, Dependent Claims 22-27 and 37 Are in Condition for Allowance.

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Similarly, the Examiner rejects dependent claims 22-27 and 37 under 35 U.S.C. § 102(e), which, like the rejection of independent claim 21, is improper. Because independent claim 21 is not anticipated by Jones, claims 22-27 and 37, which depend upon claim 21, likewise cannot be anticipated by Jones. Therefore, Applicants respectfully request withdrawal of the rejection of claims 22-27 and 37 because such claims are in condition for allowance.

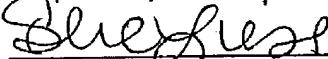
2. 35 U.S.C. § 103 REJECTIONS

Claims 28-36 and 38-41 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Jones. Claims 28-36 and 38-41 are dependent upon claim 21. As demonstrated in section 1, *supra*, Jones fails to disclose or teach all elements of the claimed invention. Because independent claim 21 is in condition for allowance, the dependent claims are likewise allowable. Therefore, like independent claim 21, dependent claims 28-36 and 38-41 are in condition for allowance, and Applicants' respectfully request the rejection based upon 35 U.S.C. § 103(a) be withdrawn.

3. CONCLUSION

Applicant submits that all pending claims are allowable over the art of record and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach Craig J. Lervick at (612) 607-7000. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-352501).

Respectfully submitted,



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